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**IN THE CLAIMS**

Cancel claims 1-5, 7-13, and 15-17.

Add new claims 18-26 as follows:

1-17. (canceled)

18. (new): A method of operating a self-service terminal system to conduct a self-service transaction for a self-service user, the method comprising:

transmitting via a network connection a first executable software program from a self-service terminal to a portable terminal when the user presents the portable terminal to the self-service terminal;

executing the first executable software program in the portable terminal to generate a second executable software program when the user enters user preferences via the portable terminal; and

transmitting via the network connection the second executable software program from the portable terminal to the self-service terminal to allow the second executable software program to be executed in the self-service terminal to conduct the self-service transaction for the user.

19. (new): A self-service terminal system for enabling a self-service user to conduct a self-service transaction, the self-service terminal system comprising:

a self-service terminal including (i) means for processing self-service transactions, (ii) means for storing a first executable software program, and (iii) means for transmitting the first executable software program to a portable device of the user; and

a portable device including (i) means for receiving the first executable software program transmitted from the self-service terminal, and (ii) means for executing the first executable software program to prepare a second executable software program for transmitting back to the self-service terminal to allow the second executable software program to be executed by the self-service terminal to conduct the self-service transaction for the user.

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20. (new): A financial self-service terminal comprising:  
storage means for storing executable software which is for other than purchasing or licensing by another party; and  
processing means including (i) means for transferring the executable software from the storage means to a user's portable device for execution on the portable device to provide a response for transmitting back to the self-service terminal, and (ii) means for receiving the response from the portable device after the software has been executed on the portable device.
21. (new): A financial self-service terminal according to claim 20, further comprising a wireless communications port.
22. (new): A financial self-service terminal according to claim 20, further comprising (i) means for connecting to a host, and (ii) means for receiving the executable software from the host for transferring to the portable device.
23. (new): A financial self-service terminal according to claim 20, wherein the executable software relates to a financial service and includes parameters that are correct at the time the executable software is transferred.
24. (new): A financial self-service terminal according to claim 20, wherein the executable software has a time to live, so that once the time to live has expired the executable software automatically deletes itself.
25. (new): A self-service terminal system for enabling a self-service user to conduct a self-service transaction, the self-service terminal system comprising:  
a self-service terminal including (i) means for processing self-service transactions and (ii) means for storing a first executable software program; and

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a portable device for receiving and executing the first executable software program transmitted from the self-service terminal, the first executable software program including (i) means for receiving user preferences from the user, (ii) means for providing the user with updated information based upon the received user preferences, and (iii) means for preparing a second executable software program including the received user preferences for transmitting back to the self-service terminal to allow the second executable software program to be executed by the self-service terminal to conduct the self-service transaction.

26. (new): A financial self-service terminal in the form of an automated teller machine (ATM) for enabling a user to conduct a financial transaction, the ATM comprising:  
an ATM controller for (i) storing executable software which can interact with the user to assist the user in preparing the financial transaction, (ii) transferring the executable software to a portable device of the user when the user presents the portable device to the ATM controller to allow the user to prepare the financial transaction by entering user preferences relating to the financial transaction via the portable device, and (iii) receiving a response including the user preferences from the portable device to allow the ATM controller to execute the financial transaction prepared by the user.